

**Information to identify the case:**

Debtor 1	<b>Lloyd Marts</b>	Social Security number or ITIN <b>xxx-xx-7534</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Debra Marts</b>	Social Security number or ITIN <b>xxx-xx-2541</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>20-20744-JAD</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lloyd Marts

Debra Marts

7/1/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lloyd Marts  
 Debra Marts  
 Debtors

Case No. 20-20744-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db/jdb	+Lloyd Marts, Debra Marts, 762 State Route 130, Trafford, PA 15085-1634
15208273	+Bank of America, PO box 45144, Jacksonville, FL 32232-5144
15208278	+Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
15208279	+Murrysville Rehabilitation & Wellness, 3300 Logans Ferry Road, Murrysville, PA 15668-1205
15208280	+PNC Mortgage, PO Box 8703, Dayton 45401-8703
15208282	+Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:14 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jul 02 2020 08:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15208274 +EDI: CAPITALONE.COM Jul 02 2020 08:53:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281

15208275 +EDI: WFNBNB.COM Jul 02 2020 08:53:00 Comenity Capital Bank/Bosc, PO Box 182120,  
 Columbus, OH 43218-2120

15208276 EDI: DISCOVER.COM Jul 02 2020 08:53:00 Discover Financial Service, PO Box 15316,  
 Wilmington, DE 19850

15208277 +E-mail/Text: bncnotices@becket-lee.com Jul 02 2020 06:00:21 Kohl's Department Store,  
 PO Box 3115, Milwaukee, WI 53201-3115

15208281 EDI: PRA.COM Jul 02 2020 08:53:00 Portfolio Recovery Associates, 120 Corporate Blvd.,  
 Ste. 100, Norfolk, VA 23502

15208284 +EDI: RMSC.COM Jul 02 2020 08:53:00 SYNCB/Levin, PO Box 965036, Orlando, FL 32896-5036

15208285 +EDI: RMSC.COM Jul 02 2020 08:53:00 SYNCB/Walmart DC, PO Box 965024,  
 Orlando, FL 32896-5024

15208283 +EDI: RMSC.COM Jul 02 2020 08:53:00 Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015

15209338 +EDI: RMSC.COM Jul 02 2020 08:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15208286 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 02 2020 06:02:41 UPMC, 2 Hot Metal Street,  
 Dist. Room 386, Pittsburgh, PA 15203-2348

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:

Amy L. Zema on behalf of Debtor Lloyd Marts amy@zemalawoffice.com

Amy L. Zema on behalf of Joint Debtor Debra Marts amy@zemalawoffice.com

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 5